

Print date and time

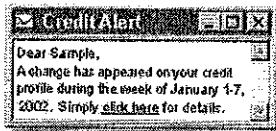
Thursday, September 27, 2007
12:55 PM

Online Personal Credit Reports & Credit Scores - TrueCredit

Page 1 of 1

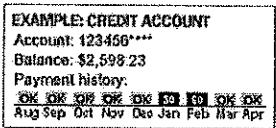
*Manage your credit. Manage your life.SM*[home](#) | [privacy](#) | [learn](#) | [help](#) | [login](#)

Your Credit Monitoring service includes...



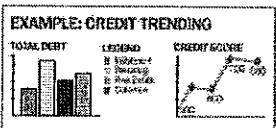
Credit Alerts Within 24 Hours of Critical Changes

- 24 hour notification of critical changes to your credit report
- Swiftly find out about credit report changes including fraudulent activity, new inquiries, new accounts, late payments, & more



Unlimited Access to Your Credit Report

- Receive a brand new credit report anytime you want
- Reports are easy-to-read with color graphics and free interactive guide



Powerful Tools and Analysis

- Graphical trending helps you manage your progress
- View colorful charts and graphs on changes in your debt, income, credit score, and more

PLUS up to \$25,000 ID theft insurance* at no additional cost!

*Coverage not available for residents of New York.

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 TrueCredit features TransUnion data for all complimentary credit scores as well as fraud-watch emails.
 TrueCredit.com is powered by TransUnion Interactive, a wholly owned subsidiary of TransUnion.
 © Copyright 1998-2007 TrueCredit. All Rights Reserved.

View the Credit Manager interface!	
Try Credit Manager Online!	<p>It's easy to start the demo.</p> <p>Try Credit Manager Online!</p> <p>Confidence comes from your credit report.</p> <p>Manage all types of potential fraud.</p> <p>Experian Score, Analysis and Tools</p> <p>Access to three credit bureaus</p>
Learn how Credit Manager gives you control	<p>Guard against fraud and identify theft.</p> <p>It will give you peace of mind by scanning your credit report daily and alerting you to potential fraudulent items and other critical changes in your credit report.</p> <ul style="list-style-type: none"> * Receive notification of new inquiries, bankcard accounts, delinquencies and public record items * Get daily notification via e-mail * See a snapshot of these notices on a personalized page designed just for you
Get the best things in life	<p>Lenders frequently use your credit score to determine your creditworthiness. Credit Manager gives you the power to see your Experian credit score as often as you like.</p> <ul style="list-style-type: none"> * See your score—Updated daily * Use our tool to track it over time * Try our score simulator to show how different factors effect your score
Take control of your credit health	<p>Work directly with the source to catch credit inaccuracies quickly and easily. Have access to an updated credit report every day.</p> <ul style="list-style-type: none"> * Work directly with Experian to quickly correct errors * Secure, quick online access for reports and disputes * No third party involvement

CREDIT MANAGER	
JOIN NOW!	SEE DEMO!

CREDIT REPORT & SCORE	
CREDIT ADVICE	CREDIT CALCULATORS

EXPERIAN	
View the Credit Manager interface!	Learn how Credit Manager gives you control
Get the best things in life	Take control of your credit health

Comprehensive credit management service brought to you by real credit experts

Sign up now for a FREE 30 Day trial membership.

Learn how Credit Manager gives you control

Guard against fraud and identify theft. It will give you peace of mind by scanning your credit report daily and alerting you to potential fraudulent items and other critical changes in your credit report.

- * Receive notification of new inquiries, bankcard accounts, delinquencies and public record items
- * Get daily notification via e-mail
- * See a snapshot of these notices on a personalized page designed just for you

Get the best things in life

Lenders frequently use your credit score to determine your creditworthiness. Credit Manager gives you the power to see your Experian credit score as often as you like.

- * See your score—Updated daily
- * Use our tool to track it over time
- * Try our score simulator to show how different factors effect your score

Take control of your credit health

Work directly with the source to catch credit inaccuracies quickly and easily. Have access to an updated credit report every day.

- * Work directly with Experian to quickly correct errors
- * Secure, quick online access for reports and disputes
- * No third party involvement

Get Credit Manager Now!

It's free! See overview pages our security statement
Contact us | About CreditExpert | Affiliate
©2003 CreditExpert, LLC | Grant Newsletter Sign Up

The JCPenney'Card
Monogram Credit Card Bank of Georgia, Creditor

PO BOX 981133
EL PASO, TX 79998-1133

April 29, 2003

ABUNDIO C PEREZ
[REDACTED] ST
OVERLAND PARK KS 66213-4702

[REDACTED]

re: 827 399 574 9

Dear Abundio C Perez,

This letter is in response to our recent conversation regarding the use of the account referenced above.

The investigation has been completed and the disputed amount and all associated finance charges will be credited. If the account was reported delinquent due to the disputed charges, the necessary corrections will be sent to all three of the major credit reporting agencies. Please note that it usually takes four to six weeks for the credit reporting agencies to update their information.

Please accept our sincere apology for any inconvenience this may have caused you. If we may be of further assistance in this matter, please feel free to contact us at the above address or phone number listed below.

Please note: California residents who are victims of identity theft, may have the right to contact Consumer Reporting Agencies to request a permanent block on the reporting of any information that the victim believes appears in his or her credit report as a result of the theft of personal identifying information.

Very truly yours,

Customer Service Department
1-800-542-0800

: -827-399-7347 - Fax

MEMBER FDIC

(Fax) Midnight
866-283-1682
Dwayne Gladson
Del DeSantos

PLEASE SEE THE REVERSE SIDE OF THIS LETTER FOR INFORMATION CONCERNING YOUR RIGHTS UNDER THE FEDERAL EQUAL CREDIT OPPORTUNITY ACT, THE FEDERAL FAIR CREDIT REPORTING ACT AND OTHER APPLICABLE LAWS.

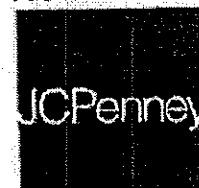
11/18/2004 10:43 972-431-1133

JCP LEGAL DEPT

PAGE 01/01

November 18, 2004

it's all inside:

**VIA FACSIMILE: (913) 648-6921**

Yeager Law Firm, L.L.C.
Attn: B. Joyce Yeager, Esq.
7270 West 98th Terrace
Building 7, Suite 220
Overland Park, Kansas 66212

Re: Millett et al v. Experian Information Solutions, Inc.

Dear Ms. Yeager:

This letter is to advise you that we are in receipt of your subpoena. All JCPenney consumer credit card accounts, including all credit account records, were sold to Monogram Credit Card Bank of Georgia in December of 1999. Therefore, the subpoena for account information on the above-referenced individual should be directed to Monogram Credit Card Bank of Georgia and the address listed below:

Monogram Credit Card Bank of Georgia
 Liz Ruane, Client Affairs Manager
 GECF Client Affairs
 P.O. Box 341616
 Tampa, FL 33694-1616
 (813)-969-1119
 Fax: 813-969-1160

Thank you for your assistance.

Very truly yours,

Irrna Gonzalez
 Irma Gonzalez
 Legal Research Assistant

81003_1.DOC

J. C. Penney Company, Inc.
 PO. Box 10001, Dallas, TX 75201
 6501 Legacy Drive, Plano, TX 75024-0046

THE HOME DEPOT
P. O. BOX 964
ATLANTA GA 30301-9998

8500 4532082 1 1

~~STEVEN MILLIETT~~
OVERLAND PARK KS 66213-4702

07/03/03

Dear STEVEN MILLETT

Your satisfaction is very important to us. Therefore, attached please find the credit balance refund check from your account.

Thank you for your business.

Sincerely,
Customer Service

Please detach before negotiating check

Chapman 1998

Monogram™

Credit Card Bank of Georgia

THE HOME DEPOT

FOUR AND 70/100 DOLLARS

PAY TO THE ORDER OF
STEVEN MILLET
OVERLAND PARK KS 66213-4702

**Fleet Bank CONNECTICUT, N.A.
HARTFORD, CONNECTICUT**

REF: 51 CG31 7055 043726 6

CHECK NO.
0004532082

51-44
119

DATE OF CHECK
07/03/03

CHECK AMOUNT

Jan H. Collier
Authorized Signature

109

0004532082 0019004450 66603

Millett00121

MONOG CREDIT CARD BANK OF GEORGIA

P.O. [REDACTED] 10309
ROSWELL, GA 30076

Please direct any inquiries concerning this notice to the creditor whose name and address is located in the upper left hand corner. Requests for a copy of your credit report should be sent to the credit reporting agency listed in the bottom portion of this notice. If no agency is listed, a credit report was not utilized in making this decision.



EM05 9510

STEVEN G. MILLETT
 [REDACTED] ST.
 OVERLAND PARK, KS 66213-4702

RE: REQUEST FOR CREDIT FROM MOBIL

01/15/05

3859

Monogram Credit Card Bank of Georgia has received your request for credit for the program named above. Regrettably, your request cannot be approved at this time.

A. EQUAL CREDIT OPPORTUNITY ACT NOTIFICATION

1. In reaching this decision, your request was judgmentally reviewed and denied for the following reason(s):
UNABLE TO VERIFY SOCIAL SECURITY NUMBER

2. In evaluating your request, a credit scoring system was used that meets the detailed standards for such systems set out in the regulation implementing the provisions of the federal Equal Credit Opportunity Act.
 This system assigns a point value to various items of information which, taken together, have been demonstrated to predict the statistical probability that a consumer will pay in accordance with the terms of the transaction requested. The points assigned for each factor or characteristic considered by the scoring system were added together and you did not achieve the approval score required by the system.
 Since each category scored by the system contributed to the total score, no individual factor was solely responsible for your score being less than the approval score. Nevertheless, the factor(s) where you did not score well compared with other consumers have been determined and those factor(s) were:

The fact that a consumer does not achieve the minimum approval score required by the system does not constitute an adverse reflection on the consumer, but only represents our experience, on an overall statistical basis, with the various factors scored by the system.

B. FAIR CREDIT REPORTING ACT NOTIFICATION

1. If checked here, information contained in a credit report from a consumer reporting agency was relied on in whole or in part in reaching the decision indicated above. Accordingly, the following disclosure of the name and address of each consumer reporting agency furnishing a credit report in this instance is given in accordance with the Fair Credit Reporting Act. This agency (agencies) did not make the decision in this instance and is unable to provide you with the specific reasons for our action.

EXPERIAN
 701 EXPERIAN PARKWAY, PO BOX 2002
 ALLEN, TX 75013
 PHONE: 888-397-3742

EQUIFAX CREDIT INFORMATION SERVICES
 1550, PEACHTREE STREET, MAILDROP H-13
 ATLANTA, GA 30309
 PHONE: 800-685-1111

(If more than one agency is disclosed herein and if box A.2. above is completed, the reason(s) shown in that box are based on the report provided by the first listed agency.)

2. If checked here, information from an outside source other than a consumer reporting agency was relied on in whole or in part in reaching our decision and the nature of this information is shown in box A.1. above.

The sponsor of the program named above may wish to make other arrangements to process your transaction and may contact you accordingly.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

0110003

YOURS VERY TRULY,
 CREDIT MANAGER
 MONOGRAM CREDIT CARD BANK OF GEORGIA

SEARS

PO BOX 45147
JACKSONVILLE, FL
32232-5147

Credit Cards

JAN 13, 2005
CITIBANK USA, N.A.
PO BOX 6189
SIOUX FALLS, SD 57117-6189
Ref: 0110050XAH065 -AEJL- 08409

STEVEN MILLETT

~~REDACTED~~
OVERLAND PARK, KS , 66213

Dear Applicant,

Thank you for your recent request for credit. We regret that we are unable to approve your request at this time for the following reason(s):

UNABLE TO COMPLY WITH CONSUMER STATEMENT

If we relied, in whole or in part, on a report obtained from a consumer reporting agency, the name, address, and toll-free telephone number are shown below.

TRANS UNION CORPORAION P.O. BOX 1000
CHESTER, PA 19022 (800) 888-4213

The consumer reporting agency did not make the decision to take the adverse action and is not able to provide you with the specific reasons why the adverse action was taken.

You have the right to obtain within sixty (60) days of receipt of this notice, free of charge, a copy of the report from the reporting agency listed above. You also have the right to contact the agency and dispute the accuracy or completeness of any information in the report. To expedite processing when contacting the agency, please include a copy of this letter, your full name, your Social Security number and date of birth.

Sincerely,
Credit Services
This decision made by Citibank USA, N.A.
1-800-340-0525

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning Citibank USA, N.A. is the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney St., Suite 3450, Houston, Texas 77010-9050.



APRIL 29, 2003

ABUNDIO CUAUTLE
[REDACTED]

OVERLAND PARK, KS 66213

RE: Chase MasterCard, Acct no. XXXX-XXXX-XXXX-9977

Dear Abundio Cuautle:

This letter is in response to your statement that you are not the person who applied for the above referenced account.

Customer privacy and identity theft are critical concerns at Chase. The unauthorized use of someone's identity is a serious matter to us. At this point, we do not know how your identity may have been stolen. The enclosed materials tell you about what you can do to correct your credit record and help protect your identity. While this information cannot undo what has already happened, it can help you and Chase to do the most to safeguard your identity in the future.

Of course the question in your mind is what happens now. First, please know that we have closed the unauthorized Chase credit card account in your name, will correct any associated credit bureau reports and attempt to prevent any reoccurrence of this type of problem at Chase. We will also do the following to rectify your situation:

- We will request your assistance with the resolution of this claim. A representative of Chase Bankcard Services may contact you for further information.

The enclosed information will be useful in correcting any other erroneous information on your credit bureau and protecting your financial history. Using the enclosed information, we recommend that you take these additional precautions:

- Contact the credit bureaus to report the theft of your identity and request a consumer statement which will advise financial institutions to contact you before granting credit in your name.
- Notify other financial institutions where you have accounts to ensure your identity has not been misused;
- File a report with the appropriate law enforcement agency. (You should call your local police department first. If they are not the appropriate agency, they can redirect you.) Please send a copy of the report filed with the appropriate agency to Chase at *Chase Cardmember Services P.O. Box 29039 Phoenix, AZ 85038-9039*.

We want to assure you that Chase will assist you in resolving this issue.

Chase Cardmember Services will be handling the research and resolution of this matter. Please contact them at 800-549-3611 if you have any questions or need to have further discussions with Chase on this matter.

Sincerely,

Daniel J. Nacarato ~ *TEMPE ARIZONA*
Fraud Prevention Manager

Account is owned by Chase Manhattan Bank USA, National Association and may be serviced by its affiliates.



Citibank (South Dakota), N.A.
Office of the General Counsel

701 East 60th Street, North
P.O. Box 6034
Sioux Falls, SD 57117-6034

Tel: 605-331-1567
Fax: 605-330-6745

April 4, 2005

B. Joyce Yeager, Esq.
7270 W. 98th Terrace
Bldg. 7, Suite 220
Overland Park, KS 66212

Re: Millett et al v. Experian

Dear Ms. Yeager:

This letter is in response to your subpoena.

Sears account #0661101392156 was established in the name of Abundio Cuautle using social security #509-80-8164 on or about May 1, 1994. The application is no longer available. Enclosed are itemizations showing the transactions on the account. This account is now owned by Citibank USA, N.A.

Citibank USA, N.A. received an electronic application on or about January 13, 2005 in the name of Steven G. Millett, social security number [REDACTED]. No account was established based on this application. Enclosed is a printout of the information received in the application process. The application is identified as pending number 0110050XAH065.

We also identified a Home Depot account established in the name of Steven Millett in November 2002. GE issued this account. Citibank USA, N.A. purchased the Home Depot portfolio from GE in July 2003. The account was resolved as fraud prior to the purchase, so Citi does not have the account application. Enclosed is a printout of the information we do have on this account.

We are still searching for the two Universal Card applications you indicated may have been processed in February 2005. Due to a system problem, we have been unable to locate and print the records. I will keep you informed of our progress in providing this information to you.

Sincerely,

Cathrine R. Hoben, CLA
Paralegal
(605) 331-2632

Enclosures

BS 6035320007336934
 MILLETT, STEVEN** ***OVERLAND PARK*KS*66213-4702*6035320007336934*0
 CUR BAL 0.00 STTS CD INT/EX /L CRCD 840 03/22/05 08:56
 CRDT LIMIT 0 CYCLE CODE 4W HOME PHONE 323-261-4037
 AVLB CRDT 0 OPEN DATE 11-02 SOC SEC # 562-984-1421
 LS BAL 0.00 EXP DATE 99-99 CHECKING
 PRV H BAL 0 PLST# 01 TYPE 11 SAVINGS
 LST PMT AM 20 LST PMT DT 05-29-03 ANNUAL CHARGE 00-00 0
 AM DUE 0 LST MON 07-01-03 X CREDIT LINE 04-03
 DSP 0 0 0 LST NM 01-31-05 216 FX PY AM 0.00
 AM DLQ 0 AUTH FLG PIN TR 0 RENEWAL CODE 9 CONTROL 0
 # DAYS DELINQUENT 0 OVERLIMIT HIST 0 USER FLAGS
 # TIMES 1 CYCLE 0 TERMS LEVEL 1 SPECIAL FLAGS
 # TIMES 2 CYCLES 0 HIST ZZZZ ZZZZ ZZZZ MISC F
 # TIMES 3 CYCLES 0 REAGE COUNTER 00 MONTHS GROSS ACTIVE 6
 REOURSE FLAG N STS CD CHG 08-02-03 DELQ SCENARIO 0000
 CASH OUT 0 AUTO PAYMNT FLAG 0 SCORE: BH 012 CR
 YTD INT 0.00 CRDT BUREAU FLAG 0 CREDIT LIFE 0 / DUALITY 0
 CROSS REFERENCE 1 0000000000000000 2 7788870550437266 3 0000000000000000

Home Depot+

@CMS CISDISPLAY
MILLETT, STEVEN** [REDACTED] **OVERLAND PARK*KS*66213-4702*6035320007336934*0
ACCOUNT # 6035320007336934
CMD S=SELECT C/U=UPDATE D=DELETE PAGE 001
C USER TYPE DATE TIME MEMO TEXT
XHQ CMS 080604 1207 DEBI TRAN UNION CREDIT BUREAU WANTED TO KNOW IF FRAUD+
XHQ CMS 080604 1206 ANI: 7147383800
EA 57 100203 0507 CR BUREAU FLAG OLD FIELD= 1 NEW FIELD= Q
7 092903 1843 NCOA NM-007 OLD ADDRESS: OVERLAND PARK KS 662+
7 092903 1843 NCOA NM-007 OLD ADDRESS: 12449 SLATER ST
XPR CIS 080603 1202 NO FRAUD INDICATORS, CLSD CASE IN 1ST TRACK

F2=ADD NEW MEMO PF5=PI1 F7=BACK F8=FORWARD

SELECT A MEMO & ENTER OR PRESS PF KEY

V2MEMTRN 00

CAPP INFORMATION

Spouse's Date of Birth ==> ___ / ___ / ___

Second Beneficiary ==> _____

Applicant Date of Birth ==> **[REDACTED] / [REDACTED] / [REDACTED]**

Solicitation Code ==>

Plan Code ==>

View: Full | Cite | KWIC

Documents Purchased | New Search

View in Printable Form

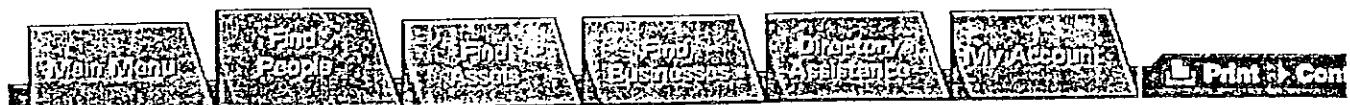
Your browser settings may prevent your return to this document. Please print or download this document before selecting another.

Document Links:[Start of Document](#)***** THIS DATA IS FOR INFORMATIONAL PURPOSES ONLY *******MORTGAGE RECORD FOR****Borrower(s):**[Mailing Address:](#)[Property Address:](#)[Property Use:](#)******* RECORDER'S INFORMATION *********Recording Date:**[Document Number:](#)[Grant/Deed Document Number:](#)[Assessor's Parcel Number:](#)**Legal Description:********* MORTGAGE INFORMATION *********Mortgage Type:****Lender:****Lender Type:****Loan Amount:****Due Date:********* GEOGRAPHICAL INFORMATION *********MSA:******* THIS DATA IS FOR INFORMATIONAL PURPOSES ONLY *******MORTGAGE RECORD FOR LOS ANGELES COUNTY, CA****Borrower(s):** CUAUTLE, ABUNDIO; CUAUTLE, MANUELA (Husband and Wife), Joint Tenancy**Mailing Address:** 3520 E PICO BLVD, LOS ANGELES, CA 90023**Property Address:** 3520 E PICO BLVD, LOS ANGELES, CA 90023**Property Use:** SINGLE FAMILY RESIDENCE******* RECORDER'S INFORMATION *********Recording Date:** 8/16/1999**Document Number:** 99-1533312**Grant/Deed Document Number:** 99-1533311**Assessor's Parcel Number:** 5191-021-003**Legal Description:** CITY: LOS ANGELES**Brief Description:** TRACT # 5030 LOT 74******* MORTGAGE INFORMATION *********Mortgage Type:** PURCHASE MONEY**Lender:** LEGEND FINANCIAL GROUP INC**Lender Type:** FINANCE COMPANY**Loan Amount:** \$ 94,223

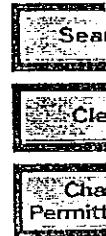
***** GEOGRAPHICAL INFORMATION *****

MSA: Los Angeles-Riverside-Orange County, CA CMSA (49)
Los Angeles-Long Beach, CA PMSA (4480)
Los Angeles County, California (FIPS=06037)
(49448006037)

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Last Name	First Name	Middle Name	SSN	
<input type="text"/>	<input type="text"/>	<input type="text"/>	509-80-8164	
Street Address	City	State	Zip	Radius
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Phone	DOB	Age Range		
<input type="text"/>	<input type="text"/>	<input type="text"/> - <input type="text"/>	<input type="text"/>	<input type="text"/>



Use Nicknames: Phonetic Search: Include Bankruptcies (\$0.25):

Reference

JAO

Output Type: Formatted HTML Cut and Paste / Printer Friendly Text (No Reports)

Important: The Public Records and commercially available data sources used in this system have errors. Data is sometimes entered poorly, processed incorrectly and is generally not free from defect. This system should not be relied upon as definitively accurate. Before relying on any data this system supplies, it should be independently verified.

Search completed

Records: 1 to 24 of 24

Click Icons Below To Run a Comprehensive Report

Export to Excel

Icon Legend

Click Icons Below To Run a Report

Full Name	Age/DOB	Address	Dates	Phone Information
STEVEN G MILLETT 509-80-xxxx	<input type="text"/>	1 [REDACTED] OVERLAND PARK KS 66213-4702	Jan 00 - Mar 03	(913) 685-5907
ABUNDIO P CUATLE [REDACTED]-xxxx	33 Jul 69	3520 E PICO BLVD LOS ANGELES CA 90023-3925	Sep 99 - Mar 03	
MANUELA CUATLE [REDACTED]-xxxx		3520 E PICO BLVD LOS ANGELES CA 90023-3925	Sep 01 - Mar 03	
ABUNDIA C PEREZ [REDACTED]-xxxx	33 Jul 69	3520 E PICO BLVD LOS ANGELES CA 90023-3925	Sep 99 - Mar 03	
ABUNDIO C PEREZ [REDACTED]-xxxx	33 Jul 11, 1969	3520 E PICO BLVD LOS ANGELES CA 90023-3925	Sep 99 - Mar 03	
ABUNDIO P CUATLE [REDACTED]-xxxx	33 Jul 69	3520 E PICO BLVD LOS ANGELES CA 90023-3925	Aug 99 - Jun 01	
ABUNDIO CUAUTLE [REDACTED]-xxxx	33 Jul 69	3520 E PICO BLVD LOS ANGELES CA 90023-3925	Aug 99 - Jun 01	
ABUNDIO C PEREZ [REDACTED]-xxxx	33 Jul 11, 1969	3520 E PICO BLVD LOS ANGELES CA 90023-3925	Aug 99 - Jun 01	
ABUNDIO CUAUTLE [REDACTED]-xxxx	33 Jul 69	3528 E PICO BLVD LOS ANGELES CA 90023-3925	Aug 99 - Jun 01	
ABUNDIO C PEREZ [REDACTED]-xxxx		3528 E PICO BLVD LOS ANGELES CA 90023-3925	Aug 99 - Jun 01	

BOA-MILLETT 000028

119

	ABUNDIO P CUATLE 500-00-xxxx	33 Jul 69	3520 E PICO BLVD LOS ANGELES CA 90023-3925	Sep 99 - Oct 00	(000) 261-4037		
	ABUNDIO C PEREZ 500-00-xxxx	33 Jul 11, 1969	3520 E PICO BLVD LOS ANGELES CA 90023-3925	Sep 99 - Oct 00	(000) 261-4037		
	ABUNDIO P CUATLE 500-00-xxxx	33 Jul 69	827 S BONNIE BEACH PL LOS ANGELES CA 90023-1953	Apr 00	(000) 261-4037		
	STEVE MILLETT 500-00-xxxx		1234567890 OVERLAND PARK KS 66213-4702	Jan 00			
	STEVEN GARY MILLETT 500-00-xxxx	40 1963	2304 E WESCOTT DR PHOENIX AZ 85024-2445	Feb 98 - Nov 99	(913) 685-5907		
	ABUNDIA C PEREZ 500-00-xxxx	33 Jul 69	3528 E PICO BLVD LOS ANGELES CA 90023-3925	Jun 94 - Oct 99			
	ABUNDIO CUAUTLE 500-00-xxxx	33 Jul 69	827 S BONNIE BEACH PL LOS ANGELES CA 90023-1953	Feb 93 - Jan 99			
	ABUNDIO CUAUTLE 500-00-xxxx	33 Jul 69	3528 E PICO BLVD LOS ANGELES CA 90023-3925	Jun 94 - Jan 99			
	STEVEN G MILLETT 500-00-xxxx	40 1963	6885 E COCHISE RD PARADISE VALLEY AZ 85253-1419	Oct 97	(913) 685-5907		
	ABUNDIO P CUATLE 500-00-xxxx	33 Jul 69	3528 W PICO BLVD LOS ANGELES CA 90019-4567	Jan 94	(000) 261-4037		
	ABUNDIA C PEREZ 500-00-xxxx	33 Jul 69	3528 W PICO BLVD LOS ANGELES CA 90019-4567	Jan 94	(000) 261-4037		
	ABUNDIO C PEREZ 500-00-xxxx	33 Jul 11, 1969	3528 W PICO BLVD LOS ANGELES CA 90019-4567	Jan 94	(000) 261-4037		
	ABUNDIA C PEREZ 500-00-xxxx	33 Jul 69	827 S BONNIE BEACH PL LOS ANGELES CA 90023-1953	Feb 93			
	ABUNDIO C PEREZ 500-00-xxxx	33 Jul 11, 1969	827 S BONNIE BEACH PL LOS ANGELES CA 90023-1953	Feb 93			

Export to Excel

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Responsibilities and Roles

RESPONSIBILITIES

Credit reporting information is sensitive data. The issues of accuracy and completeness of information and fairness to consumers are not just a concern of the consumer reporting agencies; credit grantor participation is also required. Federal and state laws already regulate certain aspects of credit reporting. In order to protect your ability to conduct business without the further intervention of external forces, you must participate in the accuracy process.

Both credit grantors and consumers depend on consumer reporting agencies to acquire and maintain accurate credit histories. This can only be accomplished if the provider of consumer data understands the tools that are available and adheres to the standards for credit reporting.

The purpose of this guide is to document this very important process and includes:

- Industry Standards
- Metro 2 Format
- Metro 2 Implementation Checklist
- Automated Universal Data Process
- Automated Consumer Dispute Verification

The Metro 2 Format Task Force strongly encourages you to make the fullest use of the tools and procedures outlined in this guide, and to contact the consumer reporting agencies at any time for whatever assistance you may need.

Responsibilities and Roles

ROLES

Consumer Data Industry Association (CDIA)

An international trade association representing the consumer credit, mortgage reporting, employment and tenant screening and collection service industries. Headquartered in Washington, DC, CDIA provides legislative assistance and a lobbying function to its members, and works with the consumer reporting agencies to establish standards for the consumer reporting industry.

For more information about CDIA, visit their website at www.cdiaonline.org.

Consumer Reporting Agencies

Individual companies that collect, store, maintain and distribute information on consumer credit history.

For more information about the agencies, visit their websites at:

www.equifax.com
www.experian.com
www.innovis-cbc.com
www.transunion.com

Metro 2 Format Task Force

Despite the competitive and organizational barriers within the credit industry, the consumer reporting agencies continue to work together to develop, maintain and enhance an industry-standard reporting format. The task force's mission is to provide a standardized method for the reporting of accurate, complete and timely data.

The Metro 2 Format Task Force is comprised of representatives from Equifax, Experian, Innovis and TransUnion and is supported by the CDIA.

For information specific to data reporting, click on the Metro 2 option at www.cdiaonline.org.

Responsibilities and Roles

ACDV Task Force

This group maintains an industry-wide automated consumer dispute resolution system, which is required by the Fair Credit Reporting Act (FCRA) section 611 (a) (5) (D). This task force also meets through the auspices of CDIA and includes representatives from Equifax, Experian, Innovis and TransUnion.

For information specific to consumer disputes, click on the ACDV/AUD option at www.cdiaonline.org.

Data Furnisher

Company who provides consumer credit accounts receivables to one or more consumer reporting agency.

Duties of furnishers are described in FCRA (section 623). See <http://www.ftc.gov/os/statutes/fcra.pdf> for additional information.

Federal Trade Commission (FTC)

Under the FCRA (section 621), the FTC is charged with enforcing and interpreting the Fair Credit Reporting Act. As such, they issue staff opinion letters, press releases and consumer educational materials. More information can be found on the Internet at <http://www.ftc.gov/os/statutes/fcrajump.htm>.

Automated Data Reporting

ADVANTAGES OF THE METRO 2 FORMAT

- Accepted by all consumer reporting agencies, the Metro 2 Format enables the reporting of accurate, complete and timely credit information.
- Meets all requirements of the Fair Credit Billing Act (FCBA), the Fair Credit Reporting Act (FCRA), the Equal Credit Opportunity Act (ECOA) and all applicable state laws.
- When all data fields are used accurately and reported each month, compliance with legislation is ensured.
- Allows credit information to be added and mapped to the consumer's file with greater consistency.
- Allows complete identification information to be reported for each consumer (including co-debtor, co-signer, etc.) each month which improves the ability of the consumer reporting systems to match to the correct consumer.
- Accommodates cycle reporting of data, which allows more timely updating of the credit file.
- Accommodates additional information not provided in other formats used for reporting credit information:
 - Full four digit year
 - New data elements
 - Consumer-specific ties
 - Expanded functionality
- The Payment History Profile (up to 24 months) makes it possible for the credit grantor to supply automated updates/corrections for the file rather than costly manual updates/corrections, and reduces consumer disputes.

Automated Data Reporting

- Flexibility of the format provides for future enhancements.

Reporting in the Metro 2 Format greatly benefits the credit grantor, the consumer reporting agencies and your customer, the consumer.

INDUSTRY REPORTING STANDARDS

An industry standard for reporting consumer accounts will ensure the integrity and consistency of the credit information being reported.

- All accounts must be reported on a monthly basis.
- A final Account Status Code must be reported when the accounts are ultimately paid or closed.
- If reporting by cycles, all accounts must be reported at the close of each cycle.
- When reporting delinquent accounts, the "Industry Standard for Reporting Account Delinquency" must be followed.

INDUSTRY STANDARD FOR REPORTING ACCOUNT DELINQUENCY

The "clock" for a 30-day delinquency starts 30 days after the **due date**, as opposed to the billing date.

The following example tracks an account history for four months, specifying the Metro 2 Account Status Code that should be reported.

Billing Dates	Jan. 1	Feb. 1	Mar. 1	Apr. 1
Bills Received	1	2	3	4
Payments Past Due	0	1	2	3
Age from Due Date	0	1	31	61
Age from Billing Date	0	30	60	90
Metro 2 Status Code	11	11	71	78

Definitions:

Metro 2 Status Code 11	0 – 29 days past due date
Metro 2 Status Code 71	30 – 59 days past due date
Metro 2 Status Code 78	60 – 89 days past due date

Automated Data Reporting

MAINTAINING INTEGRITY AND CONSISTENCY OF CREDIT INFORMATION

Once information is reported accurately, it is important that data furnishers not ask for a subsequent change in the history payment record unless the payment history is inaccurate.

- Consumer credit history information will be reported in a factual, precise and objective manner.
- Only inaccurately reported accounts should be deleted. Paid derogatory accounts, such as collections or charge offs, should be reported as paid; they should not be deleted.
- Requests by consumers for reverification of challenged information must be processed promptly.
- Unless an error is discovered, the consumer will be advised that the factual credit history will continue to be reported.

Asking for exceptions to the standards jeopardizes the integrity of the data.

Metro 2 Format

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AO 399 (Rev. 10/95)

WAIVER OF SERVICE OF SUMMONSTO: Barry R. Grissom, 7270 W. 98th Terr., Bldg. 7, Ste. 220, Overland Park, KS 66212

(NAME OF PLAINTIFF'S ATTORNEY OR UNREPRESENTED PLAINTIFF)

I, TransUnion, L.L.C.
(DEFENDANT NAME)

, acknowledge receipt of your request

that I waive service of summons in the action of Millett v. Equifax Credit Information Services et al.
(CARTON ACTION)
which is case number 04-2274-CM
(POCKET NUMBER) in the United States District Court
for the District of Kansas

I have also received a copy of the complaint in the action, two copies of this instrument, and a means by which I can return the signed waiver to you without cost to me.

I agree to save the cost of service of a summons and an additional copy of the complaint in this lawsuit by not requiring that I (or the entity on whose behalf I am acting) be served with judicial process in the manner provided by Rule 4.

I (or the entity on whose behalf I am acting) will retain all defenses or objections to the lawsuit or to the jurisdiction or venue of the court except for objections based on a defect in the summons or in the service of the summons.

I understand that a judgment may be entered against me (or the party on whose behalf I am acting) if an answer or motion under Rule 12 is not served upon you within 60 days after 7/14/04
(DATE REQUEST WAS SENT)
or within 90 days after that date if the request was sent outside the United States.8/11/04

(DATE)

(SIGNATURE)

Printed/Typed Name: Paul Myers
As Attorney of Trans Union (CORPORATE DEFENDANT)
Strasburger & Price, LLC, 2801 Network Blvd
Ste. 600
Frisco TX 75034
(TITLE)**Duty to Avoid unnecessary Costs of Service of Summons**

Rule 4 of the Federal Rules of Civil Procedure requires certain parties to cooperate in saving unnecessary costs of service of the summons and complaint. A defendant located in the United States who, after being notified of an action and asked by a plaintiff located in the United States to waive service of summons, fails to do so will be required to bear the cost of such service unless good cause be shown for its failure to sign and return the waiver.

It is not good cause for a failure to waive service that a party believes that the complaint is unfounded, or that the action has been brought in an improper place or in a court that lacks jurisdiction over the subject matter of the action or over its person or property. A party who waives service of the summons retains all defenses and objections (except any relating to the summons or to the service of the summons), and may later object to the jurisdiction of the court or to the place where the action has been brought.

A defendant who waives service must within the time specified on the waiver form serve on the plaintiff's attorney (or unrepresented plaintiff) a response to the complaint and must also file a signed copy of the response with the court. If the answer or motion is not served within this time, a default judgment may be taken against that defendant. By waiving service, a defendant is allowed more time to answer than if the summons had been actually served when the request for waiver of service was received.

APPENDIX B

TRUECREDIT COMMUNICATIONS RESEARCH

Tabular Results

FHMR

Fieldhouse
Marketing
Research

FHMR #16853
July, 2007

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Table 28.....14. EMPLOYMENT STATUS

Table 29.....15. GENDER

Table 30.....16. WHAT IS YOUR ZIP CODE?

Table 1

FEMR
CREDIT MANAGER STUDY
JULY 2007 (FEMR #J16853)

140
S4. AGE

CONCEPT SCORE											
COUNTY											
MIGHT / MIGHT NOT / DEFINITELY PROBABLY / DEFINITELY DEFINITELY / PROBABLY WILL NOT SUBSCRIBE SUBSCRIBE SUBSCRIBE											
ALL OTHER 18 COUNTIES											
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)
TOTAL	MALE	FEMALE	18-44	45-74	SUBSCRIBE TO CREDIT MONITORING	DO NOT SUBSCRIBE	SUBSCRIBE	WYANDOTTE	JOHNSON	LEAVENWORTH	(M)
TOTAL RESPONDENTS	150	66	84	92	58	42	108	20	130	50	39
BASE=THOSE ANSWERING	150	66	84	92	58	42	108	20	130	50	39
18-29	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
30-44	42	23	19	42	—	11	31	5	37	21	8
45-59	28.0	34.8	22.6	45.7	—	26.2	28.7	25.0	28.5	42.0	20.5
60-74	5	1	4	—	5	1	4	1	4	3	—
NO ANSWER	3.3	1.5	4.8	—	8.6	2.4	3.7	5.0	3.1	6.0	—
MEAN	39.52	37.07	41.45	30.84	53.29	39.89	39.38	39.63	39.50	37.03	40.00
STANDARD DEVIATION	12.46	12.00	12.54	B	D	4.25	12.25	12.59	12.61	12.48	13.89
STANDARD ERROR	1.02	1.48	1.37	0.70	0.56	1.89	1.21	2.82	1.09	1.96	1.74

Comparison Groups: BC/DE/FG/HI/JKL
Independent T-Test for Means, Independent Z-Test for Percentages
Upper case letters indicate significance at the 95% level.
Lower case letters indicate significance at the 90% level.

CREDIT MANAGER STUDY
JULY 2007 (FMR #J16853)

56. WHAT DO YOU DO WHEN ON-LINE?

Comparison Groups: BC/DE/FG/HI/JKM
 Independent T-Test for Means, Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.
 Lower case letters indicate significance at the 90% level.

Table 3

FEMR CREDIT MANAGER STUDY
JULY 2007 (FEMR #JJ16853)

PSST. IN AN AVERAGE WEEK, WOULD YOU SAY THAT YOU ARE ON THE INTERNET...?

Comparison Groups: BC/DE/FG/HI/JK/M
Independent T-Test for Means, Independent Z-Test for Percentages
Upper case letters indicate significance at the 95% level.
Lower case letters indicate significance at the 90% level.

FEMR CREDIT MANAGER STUDY
JULY 2007 (FEMR #J16853)

CREDIT MANAGER STUDY
JULY 2007 (FEMR #J16853)

S8. THINKING ABOUT HOW OFTEN YOU SURF OR BROWSE THE INTERNET, WOULD YOU SAY IT WAS...?

Table 4

Comparison Groups: BC/DE/FG/HI/JKLM
 Independent T-Test for Means, Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.
 Lower case letters indicate significance at the 90% level.

FEMR CREDIT MANAGER STUDY
JULY 2007 (FEMR #JJ16853)

39. AND HOW OFTEN DO YOU SHOE OUTINGS IS IT . . .?

Table 5

Comparison Groups: BC/DE/FG/HI/JKM
 Independent T-Test for Means, Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.
 Lower case letters indicate significance at the 90% level.

Table 6

FEDR CREDIT MANAGER STUDY
JULY 2007 (FEDR #T16853)

145 S10. DO YOU DO ANY ONLINE BANKING?

CONCEPT SCORE													
	GENDER		AGE		SUBSCRIBE		DO NOT SUBSCRIBE		SUBSCRIBE		MIGHT / MIGHT NOT / DEFINITELY PROBABLY / PROBABLY DEFINITELY WILL NOT		
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
TOTAL	TOTAL	MALE	FEMALE	18-44	45-74	TO CREDIT MONITORING	DO NOT SUBSCRIBE	WILL NOT	WYANDOTTE	JOHNSON LEAVENWORTH	ALL OTHER 18 COUNTIES		
TOTAL RESPONDENTS	150	66	84	92	58	42	108	20	130	50	39	23	38
BASE=THOSE ANSWERING	150	66	84	92	58	42	108	20	130	50	39	23	38
YES	107	50	57	69	38	32	75	13	94	35	28	15	29
	71.3	75.8	67.9	75.0	65.5	76.2	69.4	65.0	72.3	70.0	71.8	65.2	76.3
NO	43	16	27	23	20	10	33	7	36	15	11	8	9
	28.7	24.2	32.1	25.0	34.5	23.8	30.6	35.0	27.7	30.0	28.2	34.8	23.7
NO ANSWER	-	-	-	-	-	-	-	-	-	-	-	-	-

Comparison Groups: BC/DE/FG/HI/JK/M
 Independent T-Test for Means, Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.
 Lower case letters indicate significance at the 90% level.

Table 7

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1A. BASED ON THE MATERIAL YOU HAVE READ, WHICH OF THE FOLLOWING DO YOU EXPECT TO RECEIVE IF YOU SUBSCRIBE TO TRUECREDIT?
COMPLETE IDENTITY THEFT PROTECTION

CONCEPT SCORE	COUNTRY		
	MIGHT /	MIGHT NOT /	DEFINITELY PROBABLY /